

BISCAYNE BANCSHARES, INC.

	CPP Disbursement Date 06/19/2009	RSSD (Holding Company) 3899456	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$266	\$220	-17.5%		
Loans	\$173	\$175	0.9%		
Construction & development	\$7	\$4	-46.3%		
Closed-end 1-4 family residential	\$81	\$80	-1.3%		
Home equity	\$2	\$3	39.9%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	45.8%		
Commercial & Industrial	\$9	\$8	-9.1%		
Commercial real estate	\$54	\$55	0.4%		
Unused commitments	\$7	\$11	43.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$3	\$17	471.7%		
Cash & balances due	\$83	\$20	-76.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$252	\$204	-18.9%		
Deposits	\$175	\$170	-3.1%		
Total other borrowings	\$76	\$34	-55.1%		
FHLB advances	\$71	\$34	-52.1%		
Equity					
Equity capital at quarter end	\$15	\$16	6.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$3	NA		
Performance Ratios					
Tier 1 leverage ratio	7.1%	7.1%	--		
Tier 1 risk based capital ratio	10.3%	10.8%	--		
Total risk based capital ratio	11.5%	12.1%	--		
Return on equity ¹	-75.8%	-35.7%	--		
Return on assets ¹	-4.6%	-2.6%	--		
Net interest margin ¹	2.6%	3.7%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	27.2%	53.1%	--		
Loss provision to net charge-offs (qtr)	108.6%	169.5%	--		
Net charge-offs to average loans and leases ¹	7.7%	2.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	36.5%	0.0%	14.5%	0.0%	--
Closed-end 1-4 family residential	1.1%	1.5%	0.1%	0.4%	--
Home equity	0.0%	2.9%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	3.4%	1.9%	1.6%	0.6%	--
Total loans	4.8%	3.5%	2.0%	0.6%	--